

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on August 10, 2004, Brian S. White and Diane L. White executed a Deed of Trust to Jim B. Tohill, Trustee for the benefit of Argent Mortgage Company, LLC, which Deed of Trust is recorded in Book 2052, at Page 212, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Ameriquet Mortgage Company, as evidenced by an Assignment and Transfer of Lien filed on February 26, 2007, and recorded in Book 2666, at Page 326, in the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A. as Trustee under Pooling and Servicing Agreement Dated as of October 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-MHQ1, as evidenced by an Assignment and Transfer of Lien filed on February 26, 2007, and recorded in Book 2666, at Page 328, in the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid, Wells Fargo Bank, N.A. as Trustee under Pooling and Servicing Agreement Dated as of October 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-MHQ1, the holder of said Deed of Trust secured thereby, substituted Floyd Healy as Trustee therein, as authorized by the terms thereof, by instrument filed on March 9, 2007, and recorded in the office of the aforesaid Chancery Clerk in Book 2675, at Page 787, and re-filed on March 16, 2007, and re-recorded in Book 2680, at Page 607; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, Wells Fargo Bank, N.A. as Trustee under Pooling and Servicing Agreement Dated as of October 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-MHQ1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with the attorney's fees, Substituted Trustee's fees and expense of sale;

W+Z

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WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale and required by the terms of said Deed of Trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), on the 18th day of April, 2007, at public outcry offered the hereinafter described property for sale at the East front door of the DeSoto County Courthouse in Hernando, Mississippi;

WHEREAS, at such sale, C. Ray White and Frances M. White bid the sum of \$125,000.00; and

WHEREAS, said bid by C. Ray White and Frances M. White was the highest bid;

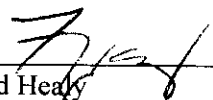
NOW, THEREFORE, I, Floyd Healy, Substituted Trustee, in consideration of the sum of \$125,000.00, do hereby sell and convey unto C. Ray White and Frances M. White **as tenants by the entirety** the following described **with full rights of survivorship and not as tenants in common,** property located and situated in the County of DeSoto, State of Mississippi, to wit:

Lot 44, 1<sup>st</sup> Addition, Fox Hunt Subdivision, in Section 26, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 4, Fox Hunt Subdivision, 1<sup>st</sup> Addition, DeSoto County, Mississippi.

More commonly known as: 10140 Fox Chase Drive, Olive Branch, Mississippi 38654

WITNESS MY SIGNATURE, this, the 20 day of April, 2007.

  
Floyd Healy  
SUBSTITUTED TRUSTEE


STATE OF ARKANSAS       )  
COUNTY OF PULASKI     )

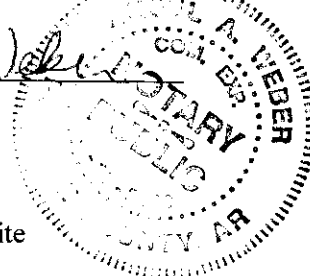
Before me the undersigned, a Notary Public in and for said County and State, personally appeared FLOYD HEALY, with whom I am personally acquainted and who executed the foregoing instrument for the purpose therein contained.

Witness my hand this 20<sup>th</sup> day of April, 2007.

My Commission Expires:

5-18-09

  
Notary Public



Grantor's Address:

Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

Grantee's Address:

C. Ray White and Frances M. White  
7916 Hunter's Bend Cove  
Olive Branch, Mississippi 38654  
(662) 895-3409

N/A

This instrument prepared by:

Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

~~PREPARED BY~~ & RETURN TO:  
WATKINS LUDLAM WINTERS & STENNIS, P.A.  
P. O. BOX 1456  
OLIVE BRANCH, MS 38654  
(662) 895-2996

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**  
STATE OF MISSISSIPPI  
COUNTY OF DESOTO  
WHEREAS, on August 10, 2004, Brian S. White executed a promissory note payable to the order of Argent Mortgage Company, LLC, and  
WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated August 10, 2004, executed by Brian S. White and Diane L. White, and being recorded in Book 5802, at Page 212, of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid instrument conveys, to wit: 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 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1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 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